



Life.
A journey
worth
planning.

SILVAN RIDGE
WEALTH

we're
here
to help.



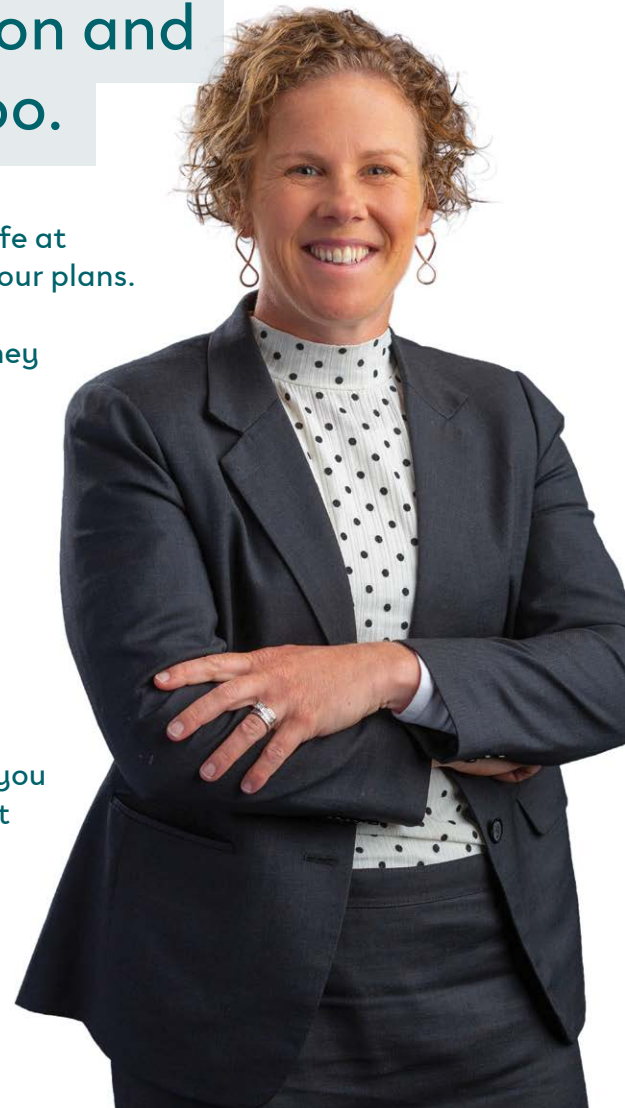
At Silvan Ridge we know life is full of surprises. Moments of sheer joy, success, satisfaction. But sometimes there are moments of uncertainty, apprehension and overwhelming choices too.

That's why we're here. We can help you plan your life at every stage, and when things change, so too can your plans.

A financial plan can ensure you'll have enough money in retirement, that your family is protected should something happen to you, or that you're making the most of your finances.

Most importantly, we help our clients strike a balance between enjoying today, while having an eye on the future.

By taking the time to understand what matters most to you and your unique definition of success, we can uncover the opportunities available to get you there. We're here to empower you to make the best decision by removing the jargon and making the options easy to understand.



since
1988...





Silvan Ridge has been offering financial planning, investment and insurance advice to the people of Warrnambool and it's surrounding region. Our footprint now stretches from Warrnambool, Terang, Colac and Portland, with remote services on offer to clients throughout Australia.

Over time, Silvan Ridge has grown into a truly integrated advice service. When you need specialised accounting, mortgage or legal advice, we can seamlessly connect you with our network of trustworthy professionals.

Who are we?

We are local, employing local people; supporting local families and our local community.

Our mission

To make a difference...
to you; to your future;
to our people and to
our community.

We stand for

It's more than just business to us, it's about people. Putting your needs at the heart of what we do and providing you with peace of mind is our driving force.



helping our community

THE SILVAN RIDGE
FOUNDATION

Silvan Ridge Wealth is proud to be part of the Great South West community.

As keen members of the local community, we are passionate about making a positive impact on the overall wellbeing of our community, where we live, work and raise our families.

Making a difference to a number of local community organisations and sporting clubs is just the beginning. Silvan Ridge Wealth is honoured to be part of the Cancer Council Pro Bono program, volunteering our time and expertise to provide financial advice to cancer patients who would otherwise be unable to afford access to advice.

The Silvan Ridge Foundation was launched to support better health, education and wellbeing outcomes in our community. This initiative allows us to make a long term, sustainable difference to local charities. We support FoodShare, Standing Tall, Red Cross as well as being an Ambassador for Let's Talk.


How the Silvan Ridge Foundation helps:

- Funding community health, education and wellbeing initiatives.
- Providing opportunities for Silvan Ridge employees to volunteer for organisations that align with our values.
- Organising and running fundraiser events that engage the community and source the funding needed for important initiatives.
- Supporting those who have excelled in their chosen field through sponsorships and other funding.

our clients

Our clients come from a range of backgrounds but have one thing in common; they all seek the peace of mind that having a plan in place brings.

Whether your goal is getting out of debt, buying a home, overcoming financial hardships, achieving lifestyle goals, retirement planning or helping your children and grandchildren financially - we can tailor a plan for your unique needs and values.




"It feels like a weight has been lifted off our shoulders. Steve from Silvan Ridge Wealth made the process of organising our life insurance so simple and easy to understand. Knowing that if anything happens to us, our kids will still be able to..."

- James (38) & Rita (36)

"I wish I'd done this sooner. It's a myth that you need to already be wealthy to get financial advice. What I got out of my session with Emma at Silvan Ridge Wealth is the confidence that I can ... The advice wasn't generic, she really got to understand my lifestyle and goals before showing me how to make those goals a reality..."

- Lilly (24)



"Working with Silvan Ridge Wealth allowed me to retire five years earlier than I would have. I get to spend that time enjoying my grandchildren"

- Jim (68)



your journey

Everything we do is centered around understanding you and your life - from your current situation, to where you want to be in the future.

Working together we'll be able to uncover opportunities to build, manage and protect your wealth, and create plans to minimise the impact of potential obstacles.

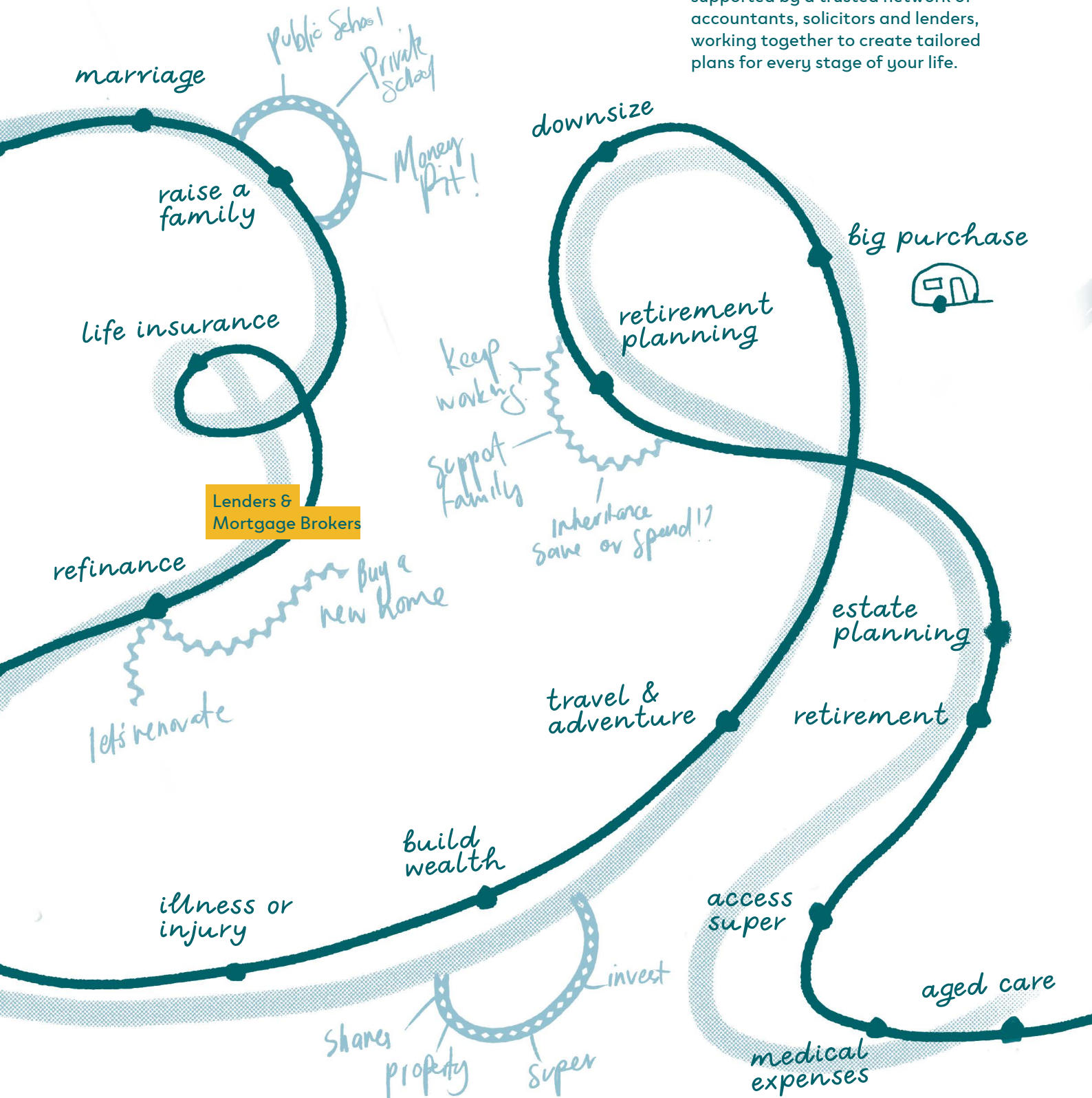
No matter where life takes you, we can give you the confidence to make the right decisions for your future

Accounting and Taxation

Solicitors & Legal Advice

**Integrated advice with
our business partners**

We offer fully integrated financial advice, with specialist financial advisers supported by a trusted network of accountants, solicitors and lenders, working together to create tailored plans for every stage of your life.



the right plan for you

A clear idea of what you want to achieve is the starting point for every financial plan.

It doesn't matter if it's about paying off your mortgage faster, saving for regular holidays or retiring earlier, ensuring your retirement savings don't outlive you, or just taking advantage of entitlements and tax refunds you're entitled to, we can help you create a plan for every stage of your life.

And as things change, and you reassess your goals, we are here to support you, and help you get the right balance throughout your life.

Managing your money

- Budgeting
- Cash flow management
- Savings
- Loans and debts

Effective management of your cash flow and budget puts you in control and is critical for building wealth in the future. We can also review your loans to ensure you're not paying too much.

Did you know that you could save money and shorten the length of your loan by simply increasing the frequency of your repayments?

Protecting your wealth and lifestyle

- Life
- Income protection
- Critical illness
- Total and permanent disablement

Despite almost every working Australian having some level of life insurance within their superannuation, Australians are some of the most under insured in the developed world.

Did you know that your income is your most valuable asset? Currently 83%+ of Australians insure their car, but only 31% insure their ability to earn an income.

Building your wealth

- Investments
- Asset allocation
- Shares
- Debt and gearing strategies

If you're seeking to grow your wealth over your working life, we can help you with investment and asset allocation advice designed to provide long-term growth.

Did you know that the power of compound interest means that the sooner you start to save or invest, the more wealth you'll be able to grow over your lifetime?

Living in retirement

- Income streams
- Allocated pensions
- Centrelink
- Lump sum investments
- Estate planning

Whether you're planning your retirement, or already retired, the right advice can help you secure a comfortable lifestyle, and ensure your assets are invested, transferred and ultimately passed on to the next generation in the most tax-efficient manner.

With average life expectancies increasing to 80.5 for men and 84.6 for women, many retirees will outlive their savings by at least five years.

Maximising your superannuation

- Superannuation structures
- Insurance within super
- Contributions

Superannuation is one way of planning for your future retirement. A range of strategies are available to maximise your superannuation throughout your working life and in the lead up to your retirement.

Did you know that the Government has made it attractive to save additional sums in superannuation by offering tax rates significantly lower than most people's normal personal tax rates?

let's make a plan.



If you want peace of mind, to know you're getting the most out of your finances and that you're prepared for the inevitable twists and turns of life, contact us today.

Ask about our no obligation analysis session.

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